



## MODIFIED BENEFIT OPTION (MBO)

# EXEMPT non-elected

Exempt Compensation Ordinance July 2020

**The Modified Benefit Option (MBO) is an alternative benefit package that provides an increased base rate of pay with modified benefits.**



**4% above the base rate of pay**



The increase in pay is also included when calculating the following:

- County Contribution to RMT
- County Match to Employee's Contribution to 457(b)/ 401(k)
- Qualified Differentials  
(paid on % basis)
- Sick Leave Cash-Outs to RMT
- Leave Cash-Outs

## Frequently Asked Questions

### Can I enroll in the Modified Benefit Option (MBO)?

All full-time employees in regular Exempt Group positions and commit to work a minimum of 1,560 hours per calendar year can enroll in the MBO.

### Should I enroll in MBO?

It depends! Everyone's situation is different – read through this document to find out how MBO's benefits differ from the **Traditional Benefit Option (TBO)** to determine if it would work for your lifestyle. You can also visit our [MBO website](#), or call Employee Benefits and Services (EBSD) at 909-387-5787 and ask to speak with an MBO specialist for more information.

### When can I enroll in MBO; can I switch between MBO and TBO?

You can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events.

### Can part-time employees enroll in MBO?

No, only full-time employees.



**How are MBO  
benefits different?**  
*Look for the orange text.*

## HEALTH BENEFITS

**The County provides Premium Subsidies biweekly to help offset the cost of your medical and dental premiums.**



### **MEDICAL PREMIUM SUBSIDY** *Effective July 31, 2021*

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$260.93	\$185.26
Emp +1	\$411.00	\$337.02
Emp +2 or more	\$576.74	\$472.93

### **MEDICAL OPT-OUT/WAIVE**

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$40 per pay period, or grandfathered amounts.



### **DENTAL PREMIUM SUBSIDY**

\$9.46 *Requires enrollment in a County medical plan*



### **VISION PREMIUMS**

No Cost for Employee and Dependent Coverage

## LEAVE PROVISIONS

	<b>TBO</b>	<b>MBO</b>
<b>Vacation</b>	80-160 hours per year <i>Cash-out option</i> <i>Max. carryover of 480 hours. Unused balance in excess of cap will automatically cash out in pay period 1</i>	See PTO <i>Cash-out option same as TBO</i>
<b>Sick</b>	3.69 hours per pay period	See PTO
<b>Holiday</b>	13 + 1 floating per year <i>Max. carryover of 112 hours. Unused balance in excess of cap will automatically cash out in pay period 1</i>	13 holidays per year
<b>Admin</b>	80 hours per year <i>Unused balance will automatically cash out in pay period 26</i>	Same as TBO
<b>Bereavement</b>	2 days per occurrence <i>(3 if traveling &gt;1,000 miles)</i>	Same as TBO
<b>Perfect Attendance Leave (PAL)</b>	Up to 16 hours PAL <i>Group C and D only</i>	Not Eligible

**The MBO offers flexible Paid Time Off (PTO) in lieu of separate use-specific leave accrual such as vacation and sick leave.**

### **Paid Time Off (PTO) for MBO**

#### **8,320 Service Hours or Less**

Annual PTO Allowance: 120 hrs

Accrual: 4.62 hrs/pay period

Max. Hrs Carried Over to Next Calendar Year: 272 hrs

Max. PTO + VAC: 374 hrs

#### **8,321 through 18,720 Service Hours**

Annual PTO Allowance: 160 hrs

Accrual: 6.15 hrs/pay period

Max. Hrs Carried Over to Next Calendar Year: 362 hrs

Max. PTO + VAC: 480 hrs

#### **Over 18,720 Service Hours**

Annual PTO Allowance: 200 hrs

Accrual: 7.69 hrs/pay period

Max. Hrs Carried Over to Next Calendar Years: 452 hrs

Max. PTO + VAC: 586 hrs

*Unused PTO balance in excess of cap will automatically cash out in pay period 1*

# Employees are our most valuable resource.

## COUNTY-PAID BENEFITS

### AUTOMOBILE ALLOWANCE

Groups A & B, Assistant Sheriffs, Sheriff's Deputy Chiefs & the District Attorney Chief Investigator:

Biweekly allowance of \$461.54 with no mileage reimbursement, provided Employee is not assigned a County vehicle.

### PORTABLE COMMUNICATION DEVICE ALLOWANCE

Groups A & B – Bi-weekly allowance of \$92.31

### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,934/week for up to 6 mos.

### LONG-TERM DISABILITY

60% up to \$10,000/month

### BASIC TERM LIFE INSURANCE

\$50,000 for employee

### RETIREMENT

#### **SBCERA Retirement Formulas**

*Reciprocity provisions may apply*

**Tier I** 2.0% AT AGE 55  
*Hired PRIOR to Jan 1, 2013*

**Tier II** 2.5% at age 67  
*Hired ON or AFTER Jan 1, 2013*

#### **457(b) Deferred Compensation**

Groups A & B = County contribution 1 times Employee contribution, up to 1%

Groups C & D = County contribution ½ times Employee contribution, up to ½%

#### **401 (k) Defined Compensation**

Groups A, B & C = County contribution 2 times Employee contribution, up to 8%

Group D = County contribution 2 times Employee contribution, up to 6%

#### **Retirement Medical Trust (RMT) County Contribution**

(Based on continuous years of service):

5-9 years = 2.00% of biweekly base salary  
10-15 years = 2.75% of biweekly base salary  
16+ years = 3.75% of biweekly base salary

#### **Sick Leave Conversion**

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 5+ years of participation with SBCERA and/or other public retirement.

MBO enrollees are NOT able to convert PTO balance into the RMT. Unused PTO hours will be paid out in accordance with the ordinance.

## VOLUNTARY PARTICIPATION PROGRAMS

### Supplemental Term Life Insurance

Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.

### AD&D Insurance

Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.

### FSA

Pre-tax account for qualified health care expenses up to \$2,750 annually. Plus, up to \$40 match per pay period OR BSC Access+/ Kaiser Choice plan enrollees are eligible for a match up to \$50 per pay period.

### DCAP

Pre-tax account for qualified dependent care expenses up to \$5,000 annually.

### Healthy Lifestyle Program

Health Club Membership Reimbursement, up to \$324/year and Annual Physical Exam

### Annual Tuition Reimbursement

\$1,000 per fiscal year

### 529 Savings Plan

Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.

### Combined Giving

[link.sbcounty.gov/CombinedGiving](http://link.sbcounty.gov/CombinedGiving)

Give back to the community via one-time or ongoing payroll deductions.

### Commuter Services

[link.sbcounty.gov/rideshare](http://link.sbcounty.gov/rideshare)

Help the environment, reduce traffic, save money and earn rewards with your commute.

### Employee Discounts

[link.sbcounty.gov/EmployeeDiscount](http://link.sbcounty.gov/EmployeeDiscount)

Save big at hundreds of national and local merchants

### Wellness Program

[link.sbcounty.gov/wellness](http://link.sbcounty.gov/wellness)

Information, resources and rewards to support your healthy lifestyle.

### Employee Assistance Program (EAP)

[link.sbcounty.gov/eap](http://link.sbcounty.gov/eap)

Confidential expert support and resources available at any time, at no cost to you.

# EMPLOYEE OUT-OF-POCKET COSTS

(Effective on July 31, 2021)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$30.08	\$105.75
Blue Shield Access + HMO	\$0.00	\$67.56
Blue Shield PPO	\$279.61	\$355.28
Kaiser Permanente HMO	\$61.37	\$137.04
Kaiser Choice HMO	\$18.96	\$94.63
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$169.03	\$243.01
Blue Shield Access + HMO	\$92.65	\$166.63
Blue Shield PPO	\$688.54	\$762.52
Kaiser Permanente HMO	\$231.59	\$305.57
Kaiser Choice HMO	\$146.77	\$220.75
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$243.16	\$346.97
Blue Shield Access + HMO	\$135.09	\$238.90
Blue Shield PPO	\$1,128.79	\$1,232.60
Kaiser Permanente HMO	\$331.68	\$435.49
Kaiser Choice HMO	\$211.69	\$315.50